

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: GONZALEZ, IRMA L	§	Case No. 08-72409
	§	
DEZUTEL, IRMA L	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH D. OLSEN, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$143,313.92</u>	Assets Exempt: <u>\$0.00</u>
Total Distribution to Claimants: <u>\$10,504.16</u>	Claims Discharged Without Payment: <u>\$39,560.04</u>
Total Expenses of Administration: <u>\$6,298.19</u>	

3) Total gross receipts of \$ 16,802.35 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$16,802.35 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	6,298.19	6,298.19	6,298.19
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	50,064.20	50,064.20	10,504.16
TOTAL DISBURSEMENTS	\$0.00	\$56,362.39	\$56,362.39	\$16,802.35

4) This case was originally filed under Chapter 7 on July 30, 2008.
The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/11/2009 By: /s/JOSEPH D. OLSEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
2007 Nissan Altima VEIN #1N4AL21EX8N484071	1129-000	16,800.00
Interest Income	1270-000	2.35
TOTAL GROSS RECEIPTS		\$16,802.35

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH D. OLSEN	2100-000	N/A	2,430.12	2,430.12	2,430.12
JOSEPH D. OLSEN	2200-000	N/A	32.07	32.07	32.07
Yalden, Olsen & Willette	3110-000	N/A	2,156.00	2,156.00	2,156.00
Terry Firch	3620-000	N/A	1,680.00	1,680.00	1,680.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$6,298.19	\$6,298.19	\$6,298.19

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Nissan Motor Acceptance Corporation	7100-000	N/A	29,265.80	29,265.80	6,140.37

PYOD LLC its successors and assigns as assignee of	7100-000	N/A	5,349.74	5,349.74	1,122.45
CHASE BANK USA	7100-000	N/A	5,097.53	5,097.53	1,069.53
FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	N/A	10,351.13	10,351.13	2,171.81
TOTAL GENERAL UNSECURED CLAIMS		\$0.00	\$50,064.20	\$50,064.20	\$10,504.16

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-72409

Trustee: (330400) JOSEPH D. OLSEN

Case Name: GONZALEZ, IRMA L

Filed (f) or Converted (c): 07/30/08 (f)

§341(a) Meeting Date: 09/11/08

Period Ending: 06/11/09

Claims Bar Date: 01/06/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) Gross Value of Remaining Assets
Ref. #						
1	Home - 116 Dodge	140,293.92	0.00	DA	0.00	FA
2	cash on hand	20.00	0.00	DA	0.00	FA
3	checking account at Fifth Third Bank account num	100.00	0.00	DA	0.00	FA
4	Savings account Fifth Third Bank # 9235091536	50.00	0.00	DA	0.00	FA
5	bed	25.00	0.00	DA	0.00	FA
6	sofa	35.00	0.00	DA	0.00	FA
7	kitchen table and chairs	60.00	0.00	DA	0.00	FA
8	D.V.D. player	30.00	0.00	DA	0.00	FA
9	television	30.00	0.00	DA	0.00	FA
10	bedroom set	75.00	0.00	DA	0.00	FA
11	dresser	25.00	0.00	DA	0.00	FA
12	computer	60.00	0.00	DA	0.00	FA
13	entertainment center	60.00	0.00	DA	0.00	FA
14	coins of Mexico coin collection	200.00	0.00	DA	0.00	FA
15	misc clothing	250.00	0.00	DA	0.00	FA
16	wedding ring set	200.00	0.00	DA	0.00	FA
17	2000 Daewoo Lanos 90,000 miles	1,800.00	0.00	DA	0.00	FA
18	2007 Nissan Altima VEIN #1N4AL21EX8N484071	16,875.00	12,000.00		16,800.00	FA
Int	INTEREST (u)	Unknown	N/A		2.35	FA
19	Assets Totals (Excluding unknown values)	\$160,188.92	\$12,000.00		\$16,802.35	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR): January 27, 2009 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-72409
Case Name: GONZALEZ, IRMA L

Trustee: JOSEPH D. OLSEN (330400)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***,*****91-65 - Money Market Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 54-6800729
Period Ending: 06/11/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
11/25/08	{18}	Action Auctioneering	proceeds from sale of vehicle	1129-000	16,800.00		16,800.00
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.04		16,800.04
12/23/08		To Account #*****9166	Transfer funds to pay auctioneer per Ct. Order of 12/22.	9999-000		1,680.00	15,120.04
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.17		15,121.21
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.61		15,121.82
02/26/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.53		15,122.35
02/26/09		To Account #*****9166	Preparation of Amended Distribution Rpt	9999-000		15,122.35	0.00
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.57		0.57
03/05/09	Int	JPMORGAN CHASE BANK, N.A.	Reverse Interest Posting	1270-000	-0.57		0.00
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		0.22
04/21/09	Int	JPMORGAN CHASE BANK, N.A.	Reverse Interest Posting	1270-000	-0.22		0.00

ACCOUNT TOTALS	16,802.35	16,802.35	\$0.00
Less: Bank Transfers	0.00	16,802.35	
Subtotal	16,802.35	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$16,802.35	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-72409

Case Name: GONZALEZ, IRMA L

Taxpayer ID #: 54-6800729

Period Ending: 06/11/09

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****91-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/23/08		From Account #*****9165	Transfer funds to pay auctioneer per Ct. Order of 12/22.	9999-000	1,680.00		1,680.00
12/26/08	101	Terry Firch	10% of sale of vehicle per Ct. order of 12/22/08	3620-000		1,680.00	0.00
02/26/09		From Account #*****9165	Preparation of Amended Distribution Rpt	9999-000	15,122.35		15,122.35
03/05/09	102	Yalden, Olsen & Willette	Dividend paid 100.00% on \$2,156.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,156.00	12,966.35
03/05/09	103	JOSEPH D. OLSEN	Dividend paid 100.00% on \$2,430.12, Trustee Compensation; Reference:	2100-000		2,430.12	10,536.23
03/05/09	104	JOSEPH D. OLSEN	Dividend paid 100.00% on \$32.07, Trustee Expenses; Reference:	2200-000		32.07	10,504.16
03/05/09	105	Nissan Motor Acceptance Corporation	Dividend paid 20.98% on \$29,265.80; Claim# 1; Filed: \$29,265.80; Reference:	7100-000		6,140.37	4,363.79
03/05/09	106	PYOD LLC its successors and assigns as assignee of	Dividend paid 20.98% on \$5,349.74; Claim# 2; Filed: \$5,349.74; Reference:	7100-000		1,122.45	3,241.34
03/05/09	107	CHASE BANK USA	Dividend paid 20.98% on \$5,097.53; Claim# 3; Filed: \$5,097.53; Reference:	7100-000		1,069.53	2,171.81
03/05/09	108	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 20.98% on \$10,351.13; Claim# 4; Filed: \$10,351.13; Reference:	7100-000		2,171.81	0.00

ACCOUNT TOTALS	16,802.35	16,802.35	\$0.00
Less: Bank Transfers	16,802.35	0.00	
Subtotal	0.00	16,802.35	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$16,802.35	

Net Receipts :	16,802.35
Net Estate :	\$16,802.35

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****91-65	16,802.35	0.00	0.00
Checking # ***-****91-66	0.00	16,802.35	0.00
	\$16,802.35	\$16,802.35	\$0.00